

# The South Carolina Department of Employment and Workforce is Going Paperless!

## Introducing the SCDEW Prepaid Debit Card

The South Carolina Department of Employment and Workforce, with Bank of America, will provide you with a South Carolina Department of Employment and Workforce Prepaid Debit Card. It is valid for two years from the date of issue.

- Unemployment insurance payments will be deposited in your card account if you have been determined to be eligible to receive them.
- You also have the option to directly deposit your unemployment insurance benefit payments to a traditional bank account.
- To file a new unemployment claim online or to find your local Workforce Center to file in person, please follow the links on our home page at [www.dew.sc.gov](http://www.dew.sc.gov).
- If you are an existing claimant, **please certify your benefits each week**. For online certification, please follow the links on our home page at [www.dew.sc.gov](http://www.dew.sc.gov). South Carolina residents may also certify by calling 866.831.1724. Out of state claimants call 866.831.1725.

## Now receiving your unemployment insurance benefit payments will be faster, easier, and more secure.

The South Carolina Department of Employment and Workforce Prepaid Debit Card is a smart way to receive your unemployment insurance benefits. This is a prepaid debit card, with funds limited to the amount of your benefit payments. The payments go directly to your card account and the card can be used like cash.

- No more waiting for checks in the mail. Your benefit payments will be directly deposited to your card account.
- Avoid the hassle of trying to get a check cashed. No more standing in long lines to cash your check.
- More secure than carrying cash. You won't need to carry around large amounts of cash, which could get lost or stolen.
- Zero liability. If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the Prepaid Debit Card Deposit Agreement.

## Purchase and cash access convenience

The South Carolina Department of Employment and Workforce Prepaid Debit Card can be used anywhere Visa debit cards are accepted—in stores, online, and for mail and phone purchases. **There are no fees when you use your card for a purchase from a merchant. Many grocery and convenience stores also offer cash back, without a fee, when you make a purchase.** In addition to getting cash back with a purchase, you can get cash from ATMs and from tellers at banks that accept Visa cards; however, fees may apply.

**Fees can be avoided with careful use of your card. There are no fees for the following:**

- Purchases from merchants that accept Visa debit cards
- ATM withdrawals at domestic Bank of America ATMs
- One free teller cash access per week at banks that accept Visa cards
- Unlimited balance inquiries at ATMs and online customer service at [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay)
- Live and automated customer service
- One free card replacement per year

## The complete Schedule of Bank Fees appears below.

Remember, funds are limited to the amount of your unemployment insurance benefit payments and are deducted for every purchase or withdrawal, so keep track of your balance. For your card account activity, a week is defined as Monday through Sunday. Check your balance at anytime for free at [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay), by calling 1.866.213.4074, or at any Bank of America ATM. Transaction and service fees may apply to your card. Please see Schedule of Bank Fees below.

Bank of America



## Everyday Purchasing Power

Use your card anywhere Visa® debit cards are accepted:

- Grocery stores
- Gas stations
- Medical offices
- Retail stores
- Restaurants

Pay bills with your card:

- Utilities
- Phone
- Internet

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc. Bank of America, N.A. Member FDIC  
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## Schedule of Bank Fees

Bank fees for South Carolina Department of Employment and Workforce Prepaid Debit Card transactions will be charged to your account daily.

PURCHASE TRANSACTIONS	
Purchase at Visa merchants (signed or using PIN)	No fee
Online, phone, mail purchases	No fee
ATM TRANSACTIONS*	
Bank of America ATM Withdrawal Domestic	No fee
Non-Bank of America Withdrawal Domestic	\$1.50
ATM Withdrawal International (all ATMs)	\$1.50
ATM Balance Inquiries (all ATMs)	No fee
ATM Transaction Decline (all ATMs)	1 waived per week, \$0.50 thereafter
OTHER SERVICE FEES	
Automated Customer Service Inquiry	No fee
Live Customer Service Inquiry	No fee
International Customer Service Inquiry**	No fee
Online Account Information	No fee
PIN Changes	No fee
Emergency Cash Transfer Domestic***	\$15.00
Emergency Cash Transfer International***	\$30.00
Teller Cash Access (available at banks that accept Visa cards) (limited to available balance only)	1 waived per week, \$2.00 thereafter
Card Replacement Domestic	1 waived per year, \$2.00 thereafter
Card Replacement—Express Delivery (additional charge)	\$15.00
Card Replacement International	Quote provided at time of request, as price varies by country
International Transaction Fee	2% of U.S. dollar amount of transaction

Balance inquiries may not be available at all ATMs outside the U.S.

\*\*For collect calls made to customer service from outside the U.S.

\*\*\*All emergency cash transfers must be initiated through the South Carolina Prepaid Debit Card Customer Service Center.

**Note: For any questions related to the above fee schedule, please call the South Carolina Prepaid Debit Card Customer Service Center at 1.866.213.4074, 1.866.656.5913 TTY, or 423.262.1650 (Collect, when calling outside the U.S.). For any questions regarding your unemployment insurance payment amounts and scheduled dates of additions to your Account, please contact the South Carolina Department of Employment and Workforce.**

\*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM.

An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.